EXHIBIT L

From: Chris Jarvis [Jarvis@JadeRisk.com] Sent: Wednesday, July 08, 2015 6:28 PM

To: Hyman B. Polakoff Subject: Repicci follow up

Hy

I have been working on John's policy for almost 6 weeks now. I understand that he intends to file suit if he can't get what he wants.

I have had Lincoln run a wide range of illustrations. After my last set, they told me the case was already escalated to the legal department and no more work could be done on the policy from the field. That was the last bit of information I got almost two weeks ago, before I went on vacation.

I am doing all I can to try to fix the situation. Hopefully, you and I can talk at some point tomorrow.

Chris

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